Certificate Number: 15317-NJ-DE-036047102

Bankruptcy Case Number: 16-24969



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 7, 2021, at 4:03 o'clock AM PDT, Sharon M Muse completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 7, 2021 By: /s/Julie Dumlao

Name: Julie Dumlao

Title: Counselor

Cá	Fill in this information to identify the case:								2/13/21)7	Desc Main		
	Debtor 1	Share	on M Muse		Document	Pag	je 2	of 2					
	Debior	First Nam	ne		Middle Name	Last Name							
	Debtor 2 (Spouse,	if filing)	First Name	Middle Name	Last	Name							
	United Sta	ates Banl	kruptcy Court for the:	District of New	Jersey - Camden	District of	NJ (State)						
	Case num	16	6-24969										

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

■ If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.

■ If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell th	e Court A	About the Required Course						
You must check one:								
✓ I completed an approved course in personal financial management:								
Date I took the	ourse	10/07/2021 MM/DD/YYYY						
Name of approve	ed provider	Access Counseling, Inc.						
Certificate numb	er	15317-NJ-DE-036047102						
☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):								
☐ Incapac	ty. I hav	ve a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about nees.						
☐ Disabilit		ohysical disability causes me to be unable to complete a course in personal financial management in person, by phone, or ugh the internet, even after I reasonably tried to do so.						
☐ Active d	uty. Iam	currently on active military duty in a military combat zone.						
☐ Residen		in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved uctional courses cannot adequately meet my needs.						
Part 2: Sign I	lere							
I certify that the information I have provided is true and correct.								
/s/ Sharon N		Sharon M Muse 10/07/2021 Printed name of debtor MM / DD / YYYY						

Official Form 423

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